

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

Case No: 6:13-bk-02557-ABB

In re:  
PAUL LEE WILLRETT,  
Debtor.

  X   Chapter 13 Plan

           Amended Chapter 13 Plan

COMES NOW, the Debtor and files this Chapter 13 Plan. The projected disposable income of the Debtor is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

**PLAN PAYMENTS**

<b><u>Payment Number by months</u></b>	<b><u>Amount of Monthly Plan payment</u></b>
1.	\$2,055.00
2-12	\$1,738.00
13-60	\$1,507.00

The Debtor shall pay by **money order, cashier's check or wage deduction**, TO LAURIE K. WEATHERFORD, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

**PAYMENT OF CLAIMS THROUGH THE PLAN**

**ATTORNEY FEES**

<b><u>Attorney Name</u></b>	<b><u>Claim Amount</u></b>	<b><u>Payment Amount</u></b>	<b><u>Payment Month Number</u></b>
JAMES FEUERSTEIN	\$2,500.00	\$208.33	1-12

**PRIORITY CLAIMS**

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<b><u>Name of Creditor</u></b>	<b><u>Claim Amount</u></b>	<b><u>Payment Amount</u></b>	<b><u>Payment Month Numbers</u></b>
MEDIATION FEE		\$385.00	1

**SECURED CLAIMS**

<b>SECURED CREDITOR</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
BANK OF AMERICA, N.A.	\$140,042.17	\$1,122.88	1-60

This payment is based on 31% of income Motion for Referral for Mortgage Mediation is filed

<b>SECURED GAP</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
BANK OF AMERICA, N.A.	\$1,122.88	\$18.71	1-60

**SECURED**

<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
Ally Financial	\$11,246.00	\$213.83	1-60
2007 GMC Envoy(this debt is being paid at 5.5%)			

**LIENS TO BE AVOIDED**

NONE

**PROPERTY TO BE SURRENDERED**

**Creditor Name:**

NONE

**Property Address:**

**Valuation of Security:**

<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
(motion to value must be filed consistent with plan treatment)			

**Executory Contracts:**

The following Executory Contracts are assumed

<b>Name of Creditor</b>	<b>Claim Amount</b>	<b>Payment Amount</b>	<b>Payment Month Numbers</b>
-------------------------	---------------------	-----------------------	------------------------------

**The following Executory Contracts are rejected:**

**Name of Creditor:** **Description of Collateral:**

**Unsecured Creditors:** whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: \_\_\_\_\_%

Property of the Estate reverts in the Debtor upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor.

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of this Chapter 13 Plan of Debtor was furnished by United States mail, postage prepaid, to ALL creditors and Parties in Interest as listed on the Court's Matrix as attached, this 26<sup>th</sup> day of March, 2013.

/s/ James F. Feuerstein

JAMES F. FEUERSTEIN  
Florida Bar NO.: 0708909  
303 N. St. Clair Abrams Avenue  
Tavares, FL 32778  
(352) 253-9700  
[james@lakecountylaw.com](mailto:james@lakecountylaw.com)  
[jeanne@lakecountylaw.com](mailto:jeanne@lakecountylaw.com)  
Attorney for Debtor

## Chapter 13 Form Plan

Starting Payment Month

Apr-13

**EXHIBIT A - Plan****WILLRETT, PAUL LEE, CASE NO 6-BK-2557**

Payment Number	Month	Bank of Americ Mortgage	Gap	Ally	James Feuerstein	Mediation Fee	Unsecured Debt	Trustee Fee	Debtor's Payment
							\$ 0.00		
1	Apr-13	1,122.88	18.71	213.83	208.33	285.00	0.75	205.50	2,055.00
2	May-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
3	Jun-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
4	Jul-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
5	Aug-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
6	Sep-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
7	Oct-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
8	Nov-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
9	Dec-13	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
10	Jan-14	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
11	Feb-14	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
12	Mar-14	1,122.88	18.71	213.83	208.33		0.45	173.80	1,738.00
13	Apr-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
14	May-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
15	Jun-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
16	Jul-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
17	Aug-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
18	Sep-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
19	Oct-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
20	Nov-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
21	Dec-14	1,122.88	18.71	213.83			0.88	150.70	1,507.00
22	Jan-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
23	Feb-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
24	Mar-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
25	Apr-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
26	May-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
27	Jun-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
28	Jul-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
29	Aug-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
30	Sep-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
31	Oct-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
32	Nov-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
33	Dec-15	1,122.88	18.71	213.83			0.88	150.70	1,507.00
34	Jan-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
35	Mar-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
36	Apr-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
37	May-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
38	Jun-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
39	Jul-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
40	Aug-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
41	Sep-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
42	Oct-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
43	Nov-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
44	Dec-16	1,122.88	18.71	213.83			0.88	150.70	1,507.00
45	Jan-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
46	Feb-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
47	Mar-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
48	Apr-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
49	May-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
50	Jun-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
51	Jul-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
52	Aug-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
53	Sep-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
54	Oct-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
55	Nov-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
56	Dec-17	1,122.88	18.71	213.83			0.88	150.70	1,507.00
57	Jan-18	1,122.88	18.71	213.83			0.88	150.70	1,507.00
58	Feb-18	1,122.88	18.71	213.83			0.88	150.70	1,507.00
59	Mar-18	1,122.88	18.71	213.83			0.88	150.70	1,507.00
60	Apr-18	1,122.88	18.71	213.83			0.88	150.70	1,507.00
<b>Totals</b>		<b>67,372.80</b>	<b>1,122.60</b>				<b>47.94</b>	<b>9,350.90</b>	<b>93,509.00</b>
		0.00	0.00				0.00	0.00	
		<b>67,372.80</b>	<b>1,122.60</b>				<b>47.94</b>		

Label Matrix for local noticing  
113A-6  
Case 6:13-bk-02557-ABB  
Middle District of Florida  
Orlando  
Wed Mar 27 08:34:23 EDT 2013

AT & T Mobility  
P.O. Box 538695  
Atlanta, GA 30353-8695

Commerce Bank  
P O BOX 419248  
KCREC-10  
Kansas City, MO 64141-6248

Global Netwk  
5320 College Blvd  
Shawnee Missio, KS 66211-1621

Kia Motors Finance Co  
10550 Talbert Ave  
Fountain Valley, CA 92708-6031

United Collection Serv  
106 Commerce St Ste 106  
Lake Mary, FL 32746-6217

James F Feuerstein +  
James F. Feuerstein, P.A.  
303 North St Clair Abrams Avenue  
Tavares, FL 32778-3064

Bank of America, N.A.  
Kahane and Associates, PA  
8201 Peters Road  
Suite 3000  
Plantation, FL 33324-3292

Ally Financial  
200 Renaissance Ctr  
Detroit, MI 48243-1300

Commerce Bk  
P.o. Box 411036  
Kansas City, MO 64141-1036

Ic Systems Inc  
Po Box 64378  
St. Paul, MN 55164-0378

Lake County Tax Collector  
Attn: Bob McKee  
Post Office Box 327  
Tavares FL 32778-0327

Laurie K Weatherford +  
Post Office Box 3450  
Winter Park, FL 32790-3450

Jason A. Weber +  
Kahane and Associates, P.A.  
8201 Peters Road, Ste 3000  
Plantation, FL 33324-3292

Paul Lee Willrett  
9909 Canterbury Drive  
Leesburg, FL 34788-3612

Bank of America, N.A.  
Attn: bankruptcy/MC  
NC4-105-03-14  
PO Box 26012  
Greensboro, NC 27420-6012

Florida Department of Revenue  
Bankruptcy Unit  
Post Office Box 6668  
Tallahassee FL 32314-6668

Internal Revenue Service  
Post Office Box 7346  
Philadelphia PA 19101-7346

North Amercn  
2810 Walker Rd  
Chattanooga, TN 37421-1082

United States Trustee - ORL7/13 7+  
Office of the United States Trustee  
George C Young Federal Building  
400 West Washington Street, Suite 1100  
Orlando, FL 32801-2217

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Arthur B. Briskman  
Orlando

End of Label Matrix  
Mailable recipients 19  
Bypassed recipients 1  
Total 20